

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Legacy Mortgage Asset Trust 2021-GS1

In Re:  
Karen L. Frye a/k/a Karen Lynn Frye,  
  
Debtor.



Order Filed on February 6, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 21-16495 ABA

Adv. No.:

Hearing Date: 1/10/2023 @ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 6, 2023**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Karen L. Frye a/k/a Karen Lynn Frye,

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Legacy Mortgage Asset Trust 2021-GS1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 300 Linden Avenue, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Spiller, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 9, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 1, 2022 through January 1, 2023 with \$1,37.86 in suspense for a total post-petition default of \$4,214.06 (4 @ \$1,397.73, less suspense balance of \$1,376.86)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,214.06 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2023 directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.